



Corporate Netbank

Payments in EDI/4 format
May 2019

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1. Introduction

The purpose of this technical manual is to introduce Nordea's EDI/4 format for payments from Danish accounts and for Request for Transfers.

EDI/4- format is used in:

- *Corporate Netbank*

Note: A file imported in Corporate Netbank can max.contain1200 payments.

You will find most of the manuals on Nordea's homepage www.nordea.dk/CNformular. Use the link Guides and file-description. Here, you can download the manuals in Adobe Acrobat Reader® PDF format.

Questions relating to this manual may be directed to and further information on integrated payments transfer may be obtained from:

Cash Management Implementation & Customer Support

E-mail: integration@nordea.dk

Version	Description of changes.
August 2009	After 01.11.2009 it will not be possible to use expenses code M (Beneficiary).
November 2009	Text added about max number of payments in a file imported in CN.
June 2011	Text added about EasyAccount payments in the field Account information, remitter for domestic banktransfer.
November 2014	“Straksadvisering (Express advice) will not be supported anymore. New payment type added – type 57 Information about Unitel is deleted. There is now a separate format description for Unitel.
August 2015	It is now possible to import NemKonto payments via CN – changes in text for the fields Hastighedskode [Urgency code] and Kontoinformation, betalingsmodtager [Account information, beneficiary]
August 2016	From 31.08.2016 it is no longer possible to import Danish domestic cheques, as the payment type is closed.
December 2016	From 31.12.2016 it is no longer possible to import Danish International cheques, as the payment type is closed.

March 2019	It is now possible to use both Hastighedskoder [Urgency codes] for import of NemKonto payments, when using the payment type 57 'Various domestic payments': Urgency '1' for Standard credit transfer and Urgency '2' for Same-day credit transfer
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2. General description

This section contains a general description of the EDI/4 format for payments from Danish accounts and for Request for Transfer.

2.1. File names

There are no requirements as to the file names of the company's payment files.

2.2. File structure

Each payment must be created as one long string in one line and each record (payment) ends with a Carriage Return (ASCII (13)) + Linefeed (ASCII (10)). However, to avoid confusion there is a line break after 80 characters in all examples in this description.

In Corporate Netbank SSL-encryption is used and the file is sent to the bank, when it is imported and the user has accepted the file. The payments must be confirmed in the same way as manually keyed in payments, before they are executed.

2.3. Format type

The EDI/4 format is a fixed-length format based on different types of records with fields placed in fixed positions and consequently, the fields are not separated by a field separator.

Despite the name "fixed-length format", some fields are variable so you decide whether to use these fields or just some of them. In the field right before the variable fields you state the number of variable fields (lines) to be used.

For example the fields for a message on a domestic bank transfer are variable so that the field right before the message fields indicates the number of message fields (lines) that will be used. If no message is included, enter 00 in the field; if one message line is used, enter 01 in the field; and if two message lines are used, enter 02 in the field etc.

If the maximum number of allowed fields (lines) are not used, the following fields should be moved forward in the file, thus they will not be placed in the positions indicated in the format description. Blank spaces are considered as characters.

This is illustrated in the examples below where the numbers of used message lines in two domestic bank transfers differ.

In the first example two message lines have been used, thus "02" (position 262-263) has been entered in field 20 "Modtager meddelelse antal" (Beneficiary message number). Field 21 "Modtager meddelelse" (Beneficiary message) comes right after this field, and in this example it contains a total of 70 characters (position 264-333), followed by field 22 "Alternativ afsender, antal linier" (Alternative remitter, number of lines), which is not used and therefore "00" (position 334-335) has been entered.

In the second example four message lines have been used, thus "04" (position 262-263) has been entered in field 20 "Modtager meddelelse antal" (Beneficiary message number). Field 21 "Modtager meddelelse" (Beneficiary message) comes right after this field, and in this example it contains a total of 140 characters (position 264-403), followed by field 22 "Alternativ afsender, antal linier" (Alternative remitter number of lines), which is not used and therefore "00" (position 404-405) has been entered.

Example 1 (domestic bank transfer with two message lines):

```
-----1-----2-----3-----4-----5-----6-----7-----8
1234567890123456789012345678901234567890123456789012345678901234567890
UBT0450002DK1220001543473487          000000000980000DKKN20040426Egenrefe
rence          DK7720001543583576          N100Dette er kort advis
e 1          02Meddelelse, linie 1          00001Modtager, lini
          00          Meddelelse, linie 2
```

Example 2 (domestic bank transfer with four message lines):

```
-----1-----2-----3-----4-----5-----6-----7-----8
1234567890123456789012345678901234567890123456789012345678901234567890
UBT0450002DK1220001543473487          000000000980000DKKN20040426Egenrefe
rence          DK7720001543583576          N100Dette er kort advis
e 1          04Meddelelse, linie 1          00001Modtager, lini
          Meddelelse, linie 3          Meddelelse, linie 2
          00          Meddelelse, linie 4
```

2.4. Numerical and alphanumerical fields

A zero (0) must be entered into all unused positions in numeric fields (n) that are not used or only partially used (leading if the field is only partially used).

All alphanumeric fields (an) that are not used or only partially used must be blank (" ") in all unused positions (trailing if the field is only partially used).

3. Field description

The EDI/4-format is built up by a number of fields.

The following characters are used in the field descriptions

an = alphanumeric field

n = numeric field

The number following the field code specifies the field length.

Example: (n 2) means that the field is numeric and that the field length is 2 characters.

Advis type [Type of advice] (n 2):

This field is to be filled in with 00

Note: When payment instructions are transmitted via Corporate Netbank the value in this field is ignored, because Corporate Netbank does not create reply-files with payment-advice when payments are executed.

Alternativ afsender antal linier [Number of lines for alternative remitter] 0-3 (n 2):

Number of lines for "Alternativ afsender" [Alternative remitter]. If no alternative remitter, the value must be entered as 00. If with alternative remitter, the value must be entered as 03, as all 3 lines must contain information.

Alternativ afsender [Alternative remitter] (a 3*35):

The number of lines in "Alternativ afsender" [Alternative remitter] depends on the value in the field "Alternativ afsender antal" [Alternative remitter number]. The name and address of an alternative remitter may be entered in this field. If the field is not used, the account holder's name and address will be added to the payment.

Payments with alternative remitter must contain information in all three lines.

Anmeldelse til Centralbank antal [Central bank notification number] (n 2):

The field may only be used for payment type 43 "Request for Transfer".

Number of lines for central bank notification.

Anmeldelse til Centralbank [Central bank notification] (an 35):

The field may only be used for payment type 43 "Request for Transfer".

The number of lines depends on the value entered in the "Anmeldelse til Centralbank, antal" [Central bank notification, no] field. Use this field to file an electronic notification to the central bank in the country from which the payment is to be executed. Not all banks are able to receive information from this field.

Art [Kind] (n 2)

00 – Payment

Autorisation [Authorisation] (an 35):

The field may only be used for payment type 43 "Request for Transfer".

If you have made an agreement with your foreign bank on a digital signature in relation to "Request for Transfer", you must enter the signature here. Not all banks are able to receive information from this field.

Bankkode [Bank code] (an 17):

Only used for international payments, but not for payment type 43 "Request for Transfer".

The field contains the sort code of the beneficiary's bank, for instance "BLZ no" or "Sort Code" - for instance BL8965444 or SC609744.

See also the manual "International payments – account number structure".

Beløb [Amount] (n 15):

Enter amount with 2 decimals. 175.25 should be entered as 000000000017525.

Betalingsmodtagers identifikation af betalingsafsender [Beneficiary's identification of remitter] (an 35):

The field can only be used in connection with payment type 45 "Domestic transfer" and 57 "Various domestic payments". Can be used in connection with transfer to third party, to enable the beneficiary to identify the remitter (for instance by a customer number).

Betalingsreference [Payment reference] (n 19):

The field may only be used for payment type 46 "Transfer form/giro payments".

Format: 15 or 16 digits - modulus 10.

The field contains the payment identification from the OCR line on the transfer form/giro transfer form, see "Integration with Unitel and Corporate Netbank, General description".

BIC-code (SWIFT-adresse) [BIC-code (SWIFT address)] (an 11):

Only used for international payments and Request for Transfer (payment type 43).

The field contains the beneficiary's BIC-code (SWIFT address) and should be completed by either 8 or 11 characters. See also "International payments via Unitel – General Information".

Debitors identifikation af betalingen [Debtors identification of the payment] (an 35)

Information from this field will be added to the credit advice if the payment cannot be booked and is returned from the beneficiary's bank, for example because the beneficiary's account is closed.

Egenreference [Own reference] (an 20):

The field contains the reference entered by the remitter in the field "Egenreference" [Own reference] on each payment instruction. Own reference is specified on the remitter's bank statement and is not passed on to the beneficiary. The field may be used for electronic reconciliation.

Request for Transfer: (an 16)

Other payment types: (an 20)

Ejer af afsenderkonto, antal linier [Owner of remitter account, number of lines] (n 2):

The field may only be used for payment type 43 "Request for Transfer".

Number of lines for "Ejer af afsenderkonto" [Owner of remitter account].

Ejer af afsenderkonto [Owner of remitter account] (an 35):

The field may only be used for payment type 43 "Request for Transfer".

The number of lines depends on the value entered in the "Ejer af afsenderkonto, antal" [Owner of remitter account, no]. Use this field to enter the name of the owner of the foreign account. Not all banks are able to receive information from this field.

Note: If you do *not* enter a value in this field, the name and address registered for your Corporate Netbank access will be entered.

Felt 25 til 31 er anvendt [Fields 25 to 31 have been used] (n 1):

The field may only be used for payment type 43 "Request for Transfer".

J A value has been entered in the fields 25 to 31 of Request for Transfer

N No values have been entered in fields 25 to 31 of Request for Transfer

End-to-end reference [End-to-end reference] (an 35):

The field can only be used for payment type 57 "Various domestic payments".

Maximum length is 35 characters. There is no modulus validation

The End-to-end reference is a unique identification, as assigned by the initiating party, to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain.

Hastighedskode [Urgency code] (n 1)

The field can only be used for payment type 57 “Various domestic payments”.

1. Standard credit transfer
The payment is executed in the same way as payment type 45.
2. Same-day credit transfer
The payment is executed same day is the payment instrupcion is received before cut-off.
3. Is not in use

Konkurrenceneutral dispositionsdag [Competition neutral disposition day] (an 3)

Can only be filled in with N or Empty.

Kontoinformation, betalingsafsender [Account information, remitter] (an 14), (an 34) and (an 35):

Information on the remitter’s account.

Payments debited to a Danish account (an 35):

Enter IBAN (for instance DK8620005036542065) or the 4-digit sort code and 10-digit account number (modulus 11 control) (for instance 23205036542065).

Request for Transfer (payment type 43) (an 34):

Enter [IBAN] or account number of foreign accounts.

Kontoinformation, betalingsmodtager [Account information, beneficiary] (an 10), (an 14), (an 34) and (an 35):

Information on the beneficiary’s account.

There must be IBAN/BIC on all international payments to several countries. Please see www.nordea.dk/iban for further information.

Payments without IBAN/BIC can be rejected by the beneficiary bank.

Domestic transfers (an 35):

Enter IBAN (e.g. DK8620005036542065) or 4 digits sort code and 10 digits account number (modulus 11 control) (e.g. 23205036542065). Account numbers with less than 10 digits are to be included leading zeroes (e.g. reg.nr. 2320, account number 6542065 → 23200006542065).

NemKonto betalinger (NemKonto payments):

If the domestic transfer is a NemKonto payment, the beneficiary account must consist of:

- Sort code 2323 followed by the beneficiary’s CPR number (civil registration number) or
- Sort code number 2589 followed by the beneficiary’s CVR number with leading zeroes. (E.g. number 2589, CVR number 87878787 -> 25890087878787). (CVR = The Central Business Register)

Note: A separate agreement with Nordea is required to be able to make NemKonto payments.

Transfer forms (an 10):

Enter 8-digit creditor number (modulus 11 control).

Giro transfer forms (an 10):

Enter 7-10-digit giro account number (modulus 11 control).

International payments (an 35):
Enter IBAN or account number.

Request for Transfer (payment type 43) (an 34):
Enter IBAN or account number.

Kortartkode [Form type code] (n 2):

Form type code from the relevant transfer form/giro transfer form. The code is stated in the field "Til maskinel aflæsning" [For machine reading] and positioned immediately before the payment reference.

The form type code determines the details to be entered in the fields "Betalingsreference" [Payment reference], "Meddelelse" [Message] and "Alternativ afsender [Alternative remitter]". The rules for completion of these fields appear from the manual "Integration with Unitel and Corporate Netbank - General description".

Kurs [Exchange rate] (n 12):

The field contains the exchange rate (with 6 digits) agreed in connection with a special rate agreement or contract. The field is mandatory **only** if the field "Kursreference" [Exchange rate reference] has been used. Both fields "Kurs [Exchange rate]" and "Kursreference" [Exchange rate reference] are **mandatory** if an agreement or contract has been made with Nordea Markets. The field must be left empty if no agreement has been made with Nordea.

Payment type 43 "Request for Transfer"

The field contains the exchange rate (with 6 digits) agreed in connection with a special rate agreement made with the account holding bank. **Or** the exchange rate which was used to convert the original amount.

Not all banks are able to receive information from this field.

If the field has been used, the fields "Oprindeligt valutakode" [Original currency code], and "Oprindeligt beløb" [Original amount] must be completed too, and if a special rate agreement or contract has been made with the account holding bank furthermore the field "Kursreference" [Exchange rate reference].

Kursreference [Exchange rate reference] (an 11) or (an 16):

The field contains the reference number for a special rate agreement or contract.

If the field is used, the field "Kurs" [Exchange Rate] must contain the exchange rate. Both fields are mandatory if an agreement or contract has been made with Nordea Markets.

The field must be left empty if no agreement has been made with Nordea.

The field cannot be used for payment type 51 "Koncernoverførsel til udenlandsk pengeinstitut" [Intercompany transfer to foreign bank]

"Request for Transfer" (an 16):

The field contains the reference number for a special rate agreement made with the account holding bank.

Not all banks are able to receive information from this field.

If the field has been used, the fields "Kurs" [Exchange rate], "Oprindeligt valutakode" [Original currency code] and "Oprindeligt beløb" [Original amount] must be completed too.

Landekode [Country code] (an 2):

Only used for international payments.

The field contains a country code (ISO) for the beneficiary's bank, see ISO 3166.

Meddelelse til Nordea [Message to Nordea] (an 40):

The field may only be used for originators reference in SEPA-payments (only possible on the International payment type 49 "Ordinary transfer" in EUR).

The field must be blank (" ") in all unused positions.

If you want to send Originator's reference on SEPA-payments, you must use this field for the message. The message must start with /ROC/ followed by up to 35 characters (an) i.e.

/ROC/123456789012345678901234567890123AB.

The information will be sent to the beneficiary if the beneficiary's bank is able to receive it.

Modtagerbank antal (n 2):

Number of used lines in "Modtagerbank".

Modtagerbank [Beneficiary's bank] (an 4 x 35):

Enter the name and address etc of the foreign bank.

The field shall only be used, if BIC/SWIFT is not used.

As for Request for Transfer (payment type 43), see the country-specific manuals that are available on www.nordea.dk.

Modtagernavn antal [Beneficiary's name no] (n 2):

Number of used lines in "Modtagernavn" [Beneficiary's name].

Minimum and maximum number of lines appear from the description of each payment type.

Modtagernavn [Beneficiary's name] (an 4 x 35):

Name and address of the beneficiary. The number of lines depends on the value entered in the "Modtagernavn antal" [Beneficiary's name number] field.

Modtagermeddelelse antal [Message to beneficiary number] (n 2):

Number of used lines in "Modtagermeddelelse" [Message to beneficiary]

Modtagermeddelelse [Message to beneficiary] (an 35):

The number of lines has to correspond to the number in the field above "Modtagermeddelelse antal" [Message to beneficiary number].

Modværdi [Currency equivalent] (an 1):

The field is to be filled in with

N No currency equivalent. The amount (Amount field) is paid in the selected currency (Currency code field)

Equivalent value cannot at present be used in CN.

Omkostningskode [Expense code] (an 1):

A letter indicates who is to pay the expenses in relation to the transfer.

A Remitter The costs of both banks are debited to the remitter's account.

N Both The remitter and the beneficiary pay their own bank's costs.

NB:

- When you order a domestic transfer (abroad) via "Request for Transfer", you must in most cases select the option "Both" since the foreign bank is often not able to handle other options. If you wish to pay all costs yourself, we recommend that you first ask the relevant bank if that option is available.

Omkostningskontonummer [Expense account number]: (an 34)

The field is used for payment type 43 "Request for Transfer".

Use this field to specify an account number different from the remitter account if the expenses relating to the transfer should be paid from another account. You can only use accounts in the remitter bank for this purpose.

Not all banks are able to receive information from this field.

Oprindelig valutakode [Original currency code] (an 3):

The field is used for payment type 43 "Request for Transfer". If you pay in another currency than the original, you may inform the beneficiary of the original currency code here.

Not all banks are able to receive information from this field.

Note: If an original currency code is entered in "Oprindelig valutakode", the fields "Oprindeligt beløb" [Original amount] and "Kurs" [Exchange rate] should also be used, and perhaps also the field "Kursreference" [Exchange rate reference] (see the description for Exchange rate reference).

Oprindeligt beløb [Original amount] (n 15):

The field is used for payment type 43 "Request for Transfer". If you pay in another currency than the original, you may inform the beneficiary of the original amount here.

Not all banks are able to receive information from this field.

Note: If an original amount is entered in "Oprindeligt beløb", the fields "Oprindelig valutakode" [Original currency code] and "Kurs" [Exchange rate] should also be used, and perhaps also the field "Kursreference" [Exchange rate reference] (see the description for Exchange rate reference).

Overførselsdato [Transfer date]: (n 8) (YYYYMMDD)

The field contains the date on which Nordea is to effect the payment.

Payments may be entered up to 360 days in advance of the execution date.

The **date of availability** of the beneficiary depends on the payment type (see the tariff for payments).

The field relating to payment type 43 "Request for Transfer", should be completed with the date on which the *foreign bank* is to effect the payment.

Overførselstype [Transfer type] (an 1) or (an 3):

May only be used for payment type 43 "Request for Transfer"

Payment type 43 "Request for Transfer" (an 3):

Code for ordering the payment method with the foreign bank in connection with a "Request for Transfer". The codes can be found in the country-specific manuals which are available on www.nordea.dk

Ref-primært dokument [Ref to primary document] (an 35):

Can only be used for payment type 45 "Domestic transfer" and 57 "Various domestic payments". Enables the remitter to enter a reference to the original invoice, order number or similar items.

RF kreditor reference [RF Creditor reference]: (an 25)

The Creditor reference is a unique reference of 25 characters (RF + 23), as assigned by the creditor, to unambiguously refer to the payment transaction.

The field can only be used for type 57 "Various domestic payments".

Maximum length is 25 characters, and it must start with the letters RF.

The reference must be modulus correct – modulus 97.

The field can be used together with urgency code 1 and 2

The field Tekstkode [Text code] is to be filled in with 000, if RF Creditor reference is filled in.

The field **cannot** be used together with the fields:

- Betalingsmodtagers identifikation af betalingsafsender [The beneficiary's identification of the remitter]
- Modtagermeddelelse [Message to beneficiary]
- Tekstkode-linie [Text code line] and
- Ref-primært dokument [Ref to primary document].

Samlepost [Batch entry] (n 3):

Identification of total debiting on the remitter's bank statement and allows you to collect several payments into one total debiting. All payments made with the same transfer date and the same Batch entry number will be debited to your account as one total amount.

The field **may** be completed if the payment type is 45 "Domestic transfer", 46 "Transfer form/Giro transfer" form or type 57 "Various domestic payments".

The batch entry number will appear from your bank statement. "000" indicates that the Batch entry option should be ignored.

Note: A payment type 57 "Various domestic payments" with urgency 2 (Same-day credit transfer) cannot be in the same batch entry as a payment type 57 with urgency 1 (Standard credit transfer), a Type 45 "Indenlandsk bankoverførsel" [Domestic transfer] or a Type 46 "Indbetalingskort /Girokort" [Transfer form/giro payment]. This is due to different cut-off times.

Sendes via [To be sent via] (an 4 x 35):

The field is used only for payment type 43 "Request for Transfer".

Use this field to enter a bank that should be used as a correspondent bank by your foreign bank for the purpose of sending the transfer to the beneficiary. Not all banks are able to receive information from this field.

Note: You can only use the field if you have completed the field "Modtagerbank" [Beneficiary's bank] or the field "BIC-code (SWIFT-adresse)" [BIC-code (SWIFT address)].

Straksadvisering [Express advice] (an 1):

The field is to be filled in with N.

System [System] (an 3):

The system type in Corporate Netbank is always UBT.

Tekstkode [Text code] (n 3):

The field contains a digit code which is translated into the text that appears from the beneficiary's bank statement. The text informs the beneficiary of the item covered by the transfer.

The field can only be used for payment type 45 "Domestic transfer" and 57 "Various domestic payments".

To make sure that the beneficiaries of salary and pension transfers (whether they have an account in Nordea or with another bank) will receive the amounts on time and at the same time, the transfers must contain a specific text code.

For further information on the use of text codes, see "Integration with Unitel and Corporate Netbank, General description".

Corporate Netbank does not support other text codes than text code 100 and the text codes for salaries and pension. If using other text codes than codes for salaries and pension or code 100, the code will be renamed to "Overførsel" [Transfer].

If text code 100 is used, the Text code line **must** also be filled in.

If unused, enter 000.

The Text code is to be filled in with 000, if RF Creditor reference is filled in.

Tekstkode-linie [Text code line] (an 20):

Text for the beneficiary's bank statement.

Type [Type] (n 3):

Specifies the payment type number, for instance: 045 = Domestic transfer (Rec id: UBT04500).

Valutakode, ISO-kode [Currency code, ISO code] (an 3):

The field contains the currency code of the currency in which the payment should be made in accordance with ISO 4217.

Domestic transfers can only be created in DKK.

4. The structure of payments

The following payment types are available in Corporate Netbank (the number of the payment type is included in brackets):

Domestic payments

- Domestic transfer (Standard payment) (UBT04500)
- Transfer form/Giro payment (UBT04600)
- Foreign currency account transfer between accounts with Nordea (UBT05600)
- Various domestic payments (UBT05700)

International payments

- Ordinary transfer (UBT04900)
- Express transfer (UBT05000)
- Intercompany transfer to foreign bank (UBT05100)
- Intercompany payment to Nordea's international units (UBT05200)

Special payments (subject to individual agreement)

- Intercompany transfer (domestic) (UBT05500)
- Request for Transfer (UBT04300)

Each payment type is described in detail in sections 4.1, 4.2 and 4.3. Under each payment type one or more examples are shown.

4.1. Field mapping

The following codes are used in the mapping tables on the next pages:

- M = Mandatory
- D = Dependent
- O = Optional (must contain blanks)
- - = not used

Field	Payment type	43	45	46	49	50	51	52	55	56	57
System [System]		M	M	M	M	M	M	M	M	M	M
Type [Type]		M	M	M	M	M	M	M	M	M	M
Art [Kind]		M	M	M	M	M	M	M	M	M	M
Advis type [Type of advice]		M	M	M	M	M	M	M	M	M	M
Kontoinformation, betalingsafsender [Account information, remitter]		M	M	M	M	M	M	M	M	M	M
Beløb [Amount]		M	M	M	M	M	M	M	M	M	M
Overførselsdato [Transfer date]		M	M	M	M	M	M	M	M	M	M
Egenreference [Own reference] 16 or 20		O	O	O	O	O	O	O	O	O	O
Kontoinformation, betalingsmodtager [Account information, beneficiary] 10, 34 or 35		M	M	M	M	M	M	M	M	M	M
Valutakode [Currency code]		M	M	M	M	M	M	M	M	M	M
Kursreference [Exchange rate reference] 11 or 16		O	-	-	O	O	O	O	-	O	-
Kurs [Exchange rate]		D	-	-	D	D	D	D	-	D	-
Modværdi [Currency equivalent]		-	M	M	M	M	M	M	M	M	-
Omkostningskode [Expense code]		M	-	-	M	M	M	M	-	-	-
Overførselstype [Transfer type] 1 or 3		M	-	-	-	-	-	-	-	-	-
Modtagerbank [Beneficiary's bank]		D	-	-	D	D	D	D	-	-	-
Bankkode [Bank code]		-	-	-	O	O	O	O	-	-	-
BIC-kode (SWIFT-adresse) [BIC-code (SWIFT address)]		D	-	-	O	O	O	O	-	-	-
Landekode modtagerbank/trasseringsbank [Country code beneficiary/drawee bank]		-	-	-	M	M	M	M	-	-	-
Straksadvisering [Express advice]		-	M	-	-	-	-	-	-	-	-
Tekstkode [Text code]		-	D	-	-	-	-	-	-	-	M
Tekstkode-linie [Text code line]		-	D	-	-	-	-	-	-	-	O
Betalingsmodtagers identifikation af betalingsafsender [Beneficiary's identification of remitter]		-	O	-	-	-	-	-	-	-	O
Ref-primært dokument [Ref to primary document]		-	O	-	-	-	-	-	-	-	O
Samlerpost [Batch entry]		-	M	M	-	-	-	-	-	-	M
Kortartkode [Form type code]		-	-	M	-	-	-	-	-	-	-
Betalingsreference [Payment reference]		-	-	D	-	-	-	-	-	-	-
Modtagernavn antal [Beneficiary's name number] 0-4		-	M	M	-	-	-	-	-	-	M
Modtagernavn antal [Beneficiary's name number] 3-4		-	-	-	M	M	M	M	-	M	-
Modtagernavn antal [Beneficiary's name number]3-5		-	-	-	-	-	-	-	-	-	-
Modtagernavn antal [Beneficiary's name number]1-4		M	-	-	-	-	-	-	-	-	-
Modtagernavn [Beneficiary's name]		M	D	D	M	M	M	M	-	M	D
Modtagermeddelelse antal [Message to beneficiary number] 0-41		-	M	M	-	-	-	-	-	-	M
Modtagermeddelelse antal [Message to beneficiary number] 0-4		M	-	-	M	M	M	M	-	M	-
Modtagermeddelelse [Message to beneficiary]		D	D	D	D	D	D	D	-	D	D
Alternativ afsender antal [Alternative remitter number]		-	M	M	M	M	M	M	-	M	M
Alternativ afsender [Alternative remitter]		-	D	D	D	D	D	D	-	D	D
Konkurrenceneutral dispositionsdag [Competition neutral disposition day]		-	O	-	-	-	-	-	-	-	O

Field	Payment type	43	45	46	49	50	51	52	55	56	57
Debitors Identifikation af betalingen [Debtors identification of the payment]		-	O	-	-	-	-	-	-	-	O
Meddelelse til Nordea [Message to Nordea]		-	-	-	O	O	O	O	-	O	-
Ejer af afsenderkonto Antal [Number for owner of remitter account]	M	-	-	-	-	-	-	-	-	-	-
Ejer af afsenderkonto [Owner of remitter account]	D	-	-	-	-	-	-	-	-	-	-
Anm. til Centralbank Antal [Central bank notification number]	M	-	-	-	-	-	-	-	-	-	-
Anmeldelse til Centralbank [Central bank notification]	D	-	-	-	-	-	-	-	-	-	-
Felt 25 til 31 er anvendt [Fields 25 to 31 have been used]	M	-	-	-	-	-	-	-	-	-	-
Autorisation [Authorisation]	D	-	-	-	-	-	-	-	-	-	-
Kursreference [Exchange rate reference] 16	D	-	-	-	-	-	-	-	-	-	-
Sendes via [To be sent via]	D	-	-	-	-	-	-	-	-	-	-
Oprindelig valutakode [Original currency code]	D	-	-	-	-	-	-	-	-	-	-
Oprindeligt beløb [Original amount]	D	-	-	-	-	-	-	-	-	-	-
Omkostningskontonummer [Expense account number]	D	-	-	-	-	-	-	-	-	-	-
Urgency		-	-	-	-	-	-	-	-	-	M
RF-Creditor Reference		-	-	-	-	-	-	-	-	-	O
End-to-End Reference		-	-	-	-	-	-	-	-	-	O

4.2. Domestic payments

Domestic transfer – Standard transfer (UBT04500)

Record name: Indenlandsk overførsel [Domestic transfer]	Rec id UBT04500	Date: May 2004
Note: Use of the message-fields (12-16 and 21) is described in the manual "Integration with Unitel and Corporate Netbank – General Description"		

No	Field name	AN/N	Start pos.	Number of bytes	Field description	Min. field
1	System [System]	AN	1	3	UBT	*
2	Type [Type]	N	4	3	045	*
3	Art [Kind]	N	7	2	00	*
4	Advis-type [Type of advice]	N	9	2	00	*
5	Kontoinformation, betalingsafsender [Account information, remitter]	AN	11	35	IBAN or 4-digit sort code and 10-digit account no of remitter's bank.	*
6	Beløb [Amount]	N	46	15	2-decimal amount. Enter DKK 100.00 as 10000	*
7	Valutakode [Currency code]	AN	61	3	Currency code (ISO).	*
8	Modværdi [Currency equivalent]	AN	64	1	N	*
9	Overførselsdato [Transfer date]	N	65	8	Date on which to effect transfer in Nordea: YYYYMMDD.	*
10	Egenreference [Own reference]	AN	73	20	Own reference. Not transferred to the beneficiary but stated on remitter's bank	
11	Kontoinformation, betalingsmodtager [Account information, beneficiary]	AN	93	35	IBAN or the 4-digit sort code and 10-digit account no of the beneficiary's bank. For NemKonto payments: Sort code 2323 followed by beneficiary's CPR Number (civil registration number) or Sort code 2589 followed by beneficiary's CVR number (CVR = The Central Business Register) with 2 leading zeroes .	*
12	Straksadvisering (Express advice)	AN	128	1	The field is to be filled in with N	*
13	Tekstkode [Text code]	N	129	3	Tekst code. If unused, enter 000.	*
14	Tekstkode-linie [Text code line]	AN	132	20	Free text line.	
15	Betalingsmodtagers identifikation af betalingsafsender [The beneficiary's identification of the remitter]	AN	152	35	Used in connection with transfers to a third party enabling the beneficiary to identify the remitter (for instance by a customer number).	
16	Ref-primært dokument [Ref to primary document]	AN	187	35	Reference to a primary document, for instance an invoice number.	

17	Samlerpost [Batch entry]	N	222	3	Batch entry number. Enter 000, if batch entry is not used. Note: A payment type 45 cannot be in the same batch entry as a payment type 57 "Various domestic payments" with urgency 2. This is due to different cut-off times	*
18	Modtagernavn antal [Beneficiary's name no]	N	225	2	Number of lines for the beneficiary's name, max 4. Enter 00, if there are no lines for the beneficiary's name.	*
19	Modtagernavn [Beneficiary's name]	AN	227	140	Name of beneficiary, max 4 * 35 bytes.	
20	Modtager meddelelse antal [Mess to benef no]	N	367	2	Number of message lines to the beneficiary, max 41. Enter 00, if there is no message to the beneficiary.	*
21	Modt.-Medd. [Mess to benef]	AN	369	1435	Message to beneficiary, max 41 * 35 bytes.	
22	Alternativ afsender antal linier[Alt remitter no]	N	1804	2	Number of lines for alternative remitter. Enter 00, if there is no alternative remitter. Enter 03 if with Alternative remitter, as all three lines must contain information.	*
23	Alternativ afsender [Alt remitter]	AN	1806	105	Alternative remitter, 3 * 35 bytes. Payments with alternative remitter must contain information in all three lines.	
24	Filler	AN	1911	153	Field must be blank ("")	
25	Konkurrenceneutral dispositionsdag [Competition neutral disposition day]	AN	2064	3	Left orientated Can only be filled in with N or empty = Nej (No)	
26	Debtors Identifikation af betalingen [Debtors identification of the payment]	AN	2067	35	Debtors Identification of the payment.	
			2102			

The fields 19, 21 and 23 are variable fields. This means that the previous field states how many lines you are using if you are not using the maximum amount of lines, then you must move the subsequent fields forward in the file. Blank digits will count as filled up digits.

Example 1. Lønoverførsel med tekstkode 156 [Salary transfer with text code 156]

-----1-----2-----3-----4-----5-----6-----7-----8
1234567890123456789012345678901234567890123456789012345678901234567890
UBT0450000DK1220001543473487 00000000980055DKKN20040426Egenrefe
Rence DK7720001543583576 N156
e 1 00001Modtager, lini

To make sure that the beneficiaries of salary and pension transfers (whether they have an account in Nordea or with another bank) will receive the amounts on time and at the same time, the transfers must contain a specific text code in box no. 13. Text code descriptions can be found in "Integration with Unitel and Corporate Netbank - General description".

Example 2. Short advice, 4 message lines and 3 lines with alternative remitter:

```

-----1-----2-----3-----4-----5-----6-----7-----8
1234567890123456789012345678901234567890123456789012345678901234567890
UBT0450000DK1220001543473487          000000000988800DKKN20040426Egenrefe
rence          DK7720001543583576          N100Dette er kort advis
e 1          04Meddelelse, linje 1          00001Modtager, lini
          Meddelelse, line 3          Meddelelse, line 4
          03Alternativ afsender, line 1          Alternativ afsender, line 2          Alternativ
afsender, line 3

```

Example 3. Short advice and 41 message lines:

```

-----1-----2-----3-----4-----5-----6-----7-----8
1234567890123456789012345678901234567890123456789012345678901234567890
UBT0450000DK1220001543473487          000000007333900DKKN20040426Egenrefe
rence          DK7720001543583576          N100Dette er kort advis
e 1          Modtager, linje 2          Modtager, linje 3
          Modtager, linje 4          41Meddelelse, linje 1
          Meddelelse, linje 2          Meddelelse, linje 3          Meddele
lse, linje 4          Meddelelse, linje 5          Meddelelse, linje
6          Meddelelse, linje 7          Meddelelse, linje 8
          Meddelelse, linje 9          Meddelelse, linje 10          Me
ddelelse, linje 11          Meddelelse, linje 12          Meddelelse,
linje 13          Meddelelse, linje 14          Meddelelse, linje 15
          Meddelelse, linje 16          Meddelelse, linje 17
          Meddelelse, linje 18          Meddelelse, linje 19          Meddele
lse, linje 20          Meddelelse, linje 21          Meddelelse, linje
22          Meddelelse, linje 23          Meddelelse, linje 24
          Meddelelse, linje 25          Meddelelse, linje 26          Me
ddelelse, linje 27          Meddelelse, linje 28          Meddelelse,
linje 29          Meddelelse, linje 30          Meddelelse, linje 31
          Meddelelse, linje 32          Meddelelse, linje 33
          Meddelelse, linje 34          Meddelelse, linje 35          Meddele
lse, linje 36          Meddelelse, linje 37          Meddelelse, linje
38          Meddelelse, linje 39          Meddelelse, linje 40
          Meddelelse, linje 41          00

```

Transfer form / Giro payment (UBT04600)

Record name: Indbetalingskort [Transfer form]	Rec id: UBT04600	Date: May 2004
<p>Note: The connection between form type code and payment reference/message and the use of alternative remitter is described in the manual "Integration with Unitel and Corporate Netbank – General Description"</p>		

No	Field name	AN/N	Start pos.	Number of bytes	Field description	Min. field
1	System [System]	AN	1	3	UBT	*
2	Type [Type]	N	4	3	046	*
3	Art [Kind]	N	7	2	00	*
4	Advis-type [Type of advice]	N	9	2	00	*
5	Kontoinformation, betalingsafsender [Account information, remitter]	AN	11	35	IBAN or 4-digit sort code of remitter's bank and 10-digit account number.	*
6	Beløb [Amount]	N	46	15	2-decimal amount. Enter DKK 100.00 as 10000	*
7	Valutakode [Currency code]	AN	61	3	Currency code (ISO) At present DKK, later EUR.	*
8	Modværdi [Currency equivalent]	AN	64	1	(J/N) Default: "N".	*
9	Overførselsdato [Transfer date]	N	65	8	Date on which to effect transfer in Nordea: YYYYMMDD.	*
10	Egenreference [Own reference]	AN	73	20	Own reference. Not transferred to beneficiary but stated on remitter's bank statement.	
11	Kontoinformation, betalingsmodtager [Account information, beneficiary]	N	93	10	Creditor's account number to which the amount is credited.	*
12	Kortartkode [Form type code]	N	103	2	Form type code from OCR line.	*
13	Betalingsreference [Payment reference]	N	105	19	Payment reference from OCR line.	*
14	Samlerpost [Batch entry]	N	124	3	Enter 000 if Batch entry number is not used. Note: A payment type 46 cannot be in the same batch entry as a payment type 57 "Various domestic payments" with urgency 2. This is due to different cut-off times	*
15	Modtagernavn antal [Beneficiary's name no]	N	127	2	Number of lines for the beneficiary's name, max 4. Enter 00 if there are no lines for the beneficiary's name.	*
16	Modtagernavn [Beneficiary's name]	AN	129	140	Name of beneficiary, max 4 * 35 bytes.	
17	Medd. til modtager antal [Number for mess to beneficiary]	N	269	2	Number of message lines for the beneficiary, max 41. Enter 00 if there are no messages to the beneficiary.	*
18	Medd. til modtager [Mess to beneficiary]	AN	271	1435	Message to beneficiary, max 41 * 35 bytes.	

19	Alternativ afsender antal [Alternative remitter number]	N	1706	2	Number of lines for alternative remitter. Enter 00 if there is no alternative remitter. Enter 03 if with Alternative remitter, as all three lines must contain information.	*
20	Alternativ afsender [Alternative remitter]	AN	1708	105	Alternative remitter, 3 * 35 bytes. Payments with alternative remitter must contain information in all three lines. Can only be used for form type 73.	
			1813			

The fields 16, 18 and 20 are variable fields. This means that the previous field states how many lines you are using if you are not using the maximum amount of lines, then you have to move the subsequent fields forward in the file. Blank digits will count as filled up digits.

Example 1: Transfer form, form type 71:

```

-----1-----2-----3-----4-----5-----6-----7-----8
1234567890123456789012345678901234567890123456789012345678901234567890
-----
UBT0460000DK6420001543362359          000002046464671DKKN20030514Egenrefe
rence          0080224788710000123456789012347001000000

```

Example 2: Transfer form, form type 73 with 3 message lines:

```

-----1-----2-----3-----4-----5-----6-----7-----8
1234567890123456789012345678901234567890123456789012345678901234567890
UBT0460000DK1220001543473487          000000000250066DKKN20040426Egenrefe
rence          008500799873000000000000000000000000000000001Modtager, linje 1
          03Meddelelse, linje 1          Meddelelse, linje 2          Medde
lelse, linje 3          00

```

Example 3: Transfer form, form type 75

```

-----1-----2-----3-----4-----5-----6-----7-----8
1234567890123456789012345678901234567890123456789012345678901234567890
-----
UBT0460000DK6420001543362359          000002246464675DKKN20030514Egenrefe
rence          008022478875000123456789012345200104Modtager linie 1
          Modtager linie 2          Modtager linie 3          Modtage
r linie 4          41Meddelelse til modtager linie 1          Meddelelse til
modtager linie 2          Meddelelse til modtager linie 3          Meddelelse til modtager l
inie 4          Meddelelse til modtager linie 5          Meddelelse til modtager linie 6
Meddelelse til modtager linie 7          Meddelelse til modtager linie 8          Meddelelse
til modtager linie 9          Meddelelse til modtager linie 10          Meddelelse til modta
ger linie 11          Meddelelse til modtager linie 12          Meddelelse til modtager linie
13          Meddelelse til modtager linie 14          Meddelelse til modtager linie 15          Medde
lelse til modtager linie 16          Meddelelse til modtager linie 17          Meddelelse til
modtager linie 18          Meddelelse til modtager linie 19          Meddelelse til modtager l
inie 20          Meddelelse til modtager linie 21          Meddelelse til modtager linie 22
Meddelelse til modtager linie 23          Meddelelse til modtager linie 24          Meddelelse
til modtager linie 25          Meddelelse til modtager linie 26          Meddelelse til modta
ger linie 27          Meddelelse til modtager linie 28          Meddelelse til modtager linie
29          Meddelelse til modtager linie 30          Meddelelse til modtager linie 31          Medde
lelse til modtager linie 32          Meddelelse til modtager linie 33          Meddelelse til
modtager linie 34          Meddelelse til modtager linie 35          Meddelelse til modtager l
inie 36          Meddelelse til modtager linie 37          Meddelelse til modtager linie 38
Meddelelse til modtager linie 39          Meddelelse til modtager linie 40          Meddelelse
til modtager linie 41          00

```

Currency account transfer between accounts with Nordea (UBT05600)

Record name: Valutakontooverførsel mellem konti i Nordea [Currency account transfer between accounts with Nordea]	Rec id: UBT05600	Date: May 2004
---	------------------	----------------

No	Field name	AN/N	Start pos.	Number of bytes	Field description	Min. field
1	System [System]	AN	1	3	UBT	*
2	Type [Type]	N	4	3	056	*
3	Art [Kind]	N	7	2	00	*
4	Advis-type [Type of advice]	N	9	2	00	*
5	Kontoinformation, betalingsafsender [Account information, remitter]	N	11	35	IBAN or 4-digit sort code of remitter's bank and 10-digit account number.	*
6	Beløb [Amount]	N	46	15	2-decimal amount. Enter DKK 100.00 as 10000	*
7	Valutakode [Currency code]	AN	61	3	Currency code (ISO).	*
8	Modværdi [Currency equivalent]	AN	64	1	Currency equivalent (J/N).	*
9	Overførselsdato [Transfer date]	N	65	8	Date on which to effect transfer in Nordea: YYYYMMDD	*
10	Egenreference [Own reference]	AN	73	20	Own reference. Not transferred to beneficiary but stated on remitter's bank statement.	
11	Kontoinformation, betalingsmodtager [Account information, beneficiary]	N	93	35	IBAN or 4-digit sort code of beneficiary bank and 10-digit account number.	*
12	Kursreference [Exchange rate reference]	AN	128	11	Exchange rate reference if contract rate	
13	Kurs [Exchange rate]	N	139	12	6-decimal exchange rate. Enter 123 as 123000000.	*
14	Filler	AN	151	1	This field should be left blank (" ").	*
15	Modtagernavn antal [Beneficiary's name no]	N	304	2	Number of lines for the beneficiary's name, max 4 lines.	*
16	Modtagernavn [Beneficiary's name]	AN	306	140	Name of beneficiary, max 4 * 35 bytes and min 3 lines.	
17	Modtager meddelelse antal [Mess to benef no]	N	446	2	Number of message lines for the beneficiary, max 4. Enter 00 if there are no messages to the beneficiary.	*
18	Medd-modt [Mess to benef]	AN	448	140	Message to beneficiary, max 4 * 35 bytes.	
19	Alternativ afsender antal linjer [Alt remitter no]	N	588	2	Number of lines for alternative remitter. Enter 00 if there is no alternative remitter. Enter 03 if with Alternative remitter, as all three lines must contain information.	*
20	Alternativ afsender [Alt remitter]	AN	590	105	Alternative remitter, 3 * 35 bytes. Payments with alternative remitter must contain information in all three lines.	

21	Meddelelse til Nordea [Message to Nordea]	AN	695	40	Message to Nordea. Field must be blank ("") in all unused positions.	
			735			

The fields 16, 18 and 20 are variable fields. This means that the previous field states how many lines you are using. If you are not using the maximum amount of lines, then you must move the subsequent fields forward in the file. Blank digits will count as filled up digits.

Example:

-----1-----2-----3-----4-----5-----6-----7-----8	1234567890123456789012345678901234567890123456789012345678901234567890
UBT0560000DK8620005036542065	00000000650000EURN20040426Egenrefe
rence DK6420005036542073	000000000000N
1	000000 03Modtager, line Modtager, linje 3
01Meddelelse, linje 1	00

Various domestic payments (UBT05700)

The following domestic payments share the same format:

- Standard credit transfer (use urgency 1 - Ordinary)
- Same-day credit transfer (use urgency 2 - Same day)

Record name: Various domestic payments”.	Rec id UBT05700	Date: November 2014
Note: Use of the message-fields (12-16 and 21) is described in the manual "Integration with Unitel and Corporate Netbank – General Description"		

No	Field name	AN/N	Start pos.	Number of bytes	Field description	Min. field
1	System [System]	AN	1	3	UBT	*
2	Type [Type]	N	4	3	057	*
3	Art [Kind]	N	7	2	00	*
4	Advis-type [Type of advice]	N	9	2	00	*
5	Kontoinformation, betalingsafsender [Account information, remitter]	AN	11	35	IBAN or 4-digit sort code and 10-digit account no of remitter's bank.	*
6	Beløb [Amount]	N	46	15	2-decimal amount. Enter DKK 100.00 as 10000	*
7	Valutakode [Currency code]	AN	61	3	Currency code (ISO).	*
8	Filler	AN	64	1	Field must be blank ("")	*
9	Overførselsdato [Transfer date]	N	65	8	Date on which to effect transfer in Nordea: YYYYMMDD.	*
10	Egenreference [Own reference]	AN	73	20	Own reference. Not transferred to beneficiary, but stated on remitter's bank statement.	
11	Kontoinformation, betalingsmodtager [Account information, beneficiary]	AN	93	35	IBAN or the 4-digit sort code and 10-digit account no of the beneficiary's bank. For NemKonto payments: Sort code 2323 followed by beneficiary's CPR number (civil registration number) or Sort code 2589 followed by beneficiary's CVR number (CVR = The Central Business Register) With 2 leading zeroes.	*
12	Filler	AN	128	1	Field must be blank ("")	*
13	Tekstkode [Text code]	N	129	3	Tekst code. If unused enter 000. Text code is to be filled in with 000 if RF-Creditor reference is filled in.	*
14	Tekstkode-linie [Text code line]	AN	132	20	Free text line.	
15	Betalingsmodtagers identifikation af betalingsafsender [The beneficiary's identification of the remitter]	AN	152	35	Used in connection with transfers to a third party enabling the beneficiary to identify the remitter (for instance by a customer number).	

16	Ref-primært dokument [Ref to primary document]	AN	187	35	Reference to a primary document, for instance an invoice number.	
17	Samlerpost [Batch entry]	N	222	3	Batch entry number. Enter 000, if batch entry is not used. Note: A payment type 57 with urgency 2, cannot be in the same batch entry as: - type 57 with urgency 1. - type 45 Domestic transfer – Standard transfer - type 46 'Transfer form / Giro payment This is due to different cut-off times	*
18	Modtagernavn antal [Beneficiary's name no]	N	225	2	Number of lines for the beneficiary's name, max 4. Enter 00, if there are no lines for the beneficiary's name.	*
19	Modtagernavn [Beneficiary's name]	AN	227	140	Name of beneficiary, max 4 * 35 bytes.	
20	Modtager meddelelse antal [Mess to benef no]	N	367	2	Number of message lines to the beneficiary, max 41. Enter 00, if there is no message to the beneficiary.	*
21	Modt.-Medd. [Mess to benef]	AN	369	1435	Message to beneficiary, max 41 * 35 bytes.	
22	Alternativ afsender antal linier[Alt remitter no]	N	1804	2	Number of lines for alternative remitter. Enter 00, if there is no alternative remitter. Enter 03 if with Alternative remitter, as all three lines must contain information.	*
23	Alternativ afsender [Alt remitter]	AN	1806	105	Alternative remitter, 3 * 35 bytes. Payments with alternative remitter must contain information in all three lines.	
24	Filler	AN	1911	153	Field must be blank ("")	
25	Konkurrenceneutral dispositionsdag [Competition neutral disposition day] ¹	AN	2064	3	Left orientated Can only be filled in with N or empty = Nej (No)	
26	Debtors Identifikation af betalingen [Debtors identification of the payment]	AN	2067	35	Debtors Identification of the payment.	
27	Hastigheds kode [Urgency code]	N	2102	1	1. Standard credit transfer The payment is executed in the same way as payment type 45. 2. Same-day credit transfer The payment is executed same day if the payment instruction is received before cut-off 3. Is not in use	*
28	RF Kreditor reference [RF Creditor Reference]	AN	2103	25	No 13 (Text code) is to be filled in with 000 if RF Creditor reference is filled in. The RF Creditor reference cannot be used together with the following fields: No 14 (Text code line) No 15 (The beneficiary's identification of the remitter) No 16 (Ref to primary document) and No 21 (Message to beneficiary)	

29	End-to-end reference [End-to-end Reference]	AN	2128	35	The reference follows the payment from start to the end	
----	---	----	------	----	---	--

The fields 19, 21 and 23 are variable fields. This means that the previous field states how many lines you are using if you are not using the maximum amount of lines, then you must move the subsequent fields forward in the file. Blank digits will count as filled up digits. Example 1

```

-----1-----2-----3-----4-----5-----6-----7-----8
1234567890123456789012345678901234567890123456789012345678901234567890
-----
UBT057000020001543100923                000000000018800DKK 20141112Egenref
      20001543583576                      000Dette er kort advis  Betaling
smodtagers id af afsender  Ref-primært dokument                00004Modtager lin.
1                               Modtager linie 2                Modtager linie 3
      Modtager linie 4                33Meddelelse, linie 1
      Meddelelse, linie 2                Meddelelse, linie 3                Meddel
else, linie 4                Meddelelse, linie 5                Meddelelse, lini
e 6                Meddelelse, linie 7                Meddelelse, linie 8
      Meddelelse, linie 9                Meddelelse, linie 10                M
eddelelse, linie 11                Meddelelse, linie 12                Meddelelse,
linie 13                Meddelelse, linie 14                Meddelelse, linie 15
      Meddelelse, linie 16                Meddelelse, linie 17
      Meddelelse, linie 18                Meddelelse, linie 19                Meddel
else, linie 20                Meddelelse, linie 21                Meddelelse, lini
e 22                Meddelelse, linie 23                Meddelelse, linie 24
      Meddelelse, linie 25                Meddelelse, linie 26                M
eddelelse, linie 27                Meddelelse, linie 28                Meddelelse,
linie 29                Meddelelse, linie 30                Meddelelse, linie 31
      Meddelelse, linie 32                Meddelelse, linie 33
      03Alternativ afsender linje 1                Alternativ afsender linje 2                Alte
rnativ afsender linje 3

      N Debtors indetifikation af bet                1
      End to End reference

```

Example 2: with creditor reference

```

-----1-----2-----3-----4-----5-----6-----7-----8
1234567890123456789012345678901234567890123456789012345678901234567890
-----
UBT057000020001543100923                000000000018800DKK 20141112Egenref
      20001543583576                      000
09804Modtager lin.1                Modtager linje 2                Modta
ger Linie 3                Modtager Linie 4                0000
N                               2RF18123456789

```

4.3. International payments

Various international payments

The following international payments share the same format:

- Ordinary transfer (UBT04900)
- Express transfer (UBT05000)
- Intercompany transfer to foreign bank (UBT05100)
- Intercompany transfer to Nordea's international units (UBT05200)

Record name: International transfers	Rec id: UBT04900, UBT05000, UBT05100, UBT05200	Date: May 2004
--------------------------------------	--	----------------

No	Field name	AN/N	Start pos.	Number of bytes	Field description	Min. field
1	System [System]	AN	1	3	UBT	*
2	Type [Type]	N	4	3	049, 050, 051, 052	*
3	Art [Kind]	N	7	2	00	*
4	Advis-type [Type of advice]	N	9	2	00	*
5	Kontoinformation, betalingsafsender [Account information, remitter]	AN	11	35	IBAN or 4-digit sort code of remitter's bank and 10-digit account number.	*
6	Beløb [Amount]	N	46	15	2-decimal amount. Enter DKK 100.00 as 10000	*
7	Valutakode [Currency code]	AN	61	3	Currency code (ISO).	*
8	Mødværdi [Currency equivalent]	AN	64	1	Currency equivalent (J/N).	*
9	Overførselsdato [Transfer date]	N	65	8	Date on which to effect transfer in Nordea: YYYYMMDD	*
10	Egenreference [Own reference]	AN	73	20	Own reference. Not transferred to beneficiary but stated on remitter's bank statement.	
11	Kursreference [Exchange rate reference]	AN	93	11	Exchange rate reference if contract rate	
12	Kurs [Exchange rate]	N	104	12	6-decimal exchange rate. Enter 123 as 123000000. If Exchange rate is not used 000000000000 must be filled in	*
13	Omkostningskode [Expense code]	AN	116	1	Expense code: A / M / N	*
14	Bankkode [Bank code]	AN	117	17	Sort code of beneficiary's bank, for instance BLZ no, SC, FW etc.	
15	Kontoinformation, betalingsmodtager [Account information, beneficiary]	AN	134	35	Creditor's account number to which the amount is credited.	*
16	Modtagerbank [Beneficiary's bank]	AN	169	140	Name and address of beneficiary's bank. See the usage in the field description.	*
17	BIC-code [SWIFT address]	AN	309	11	BIC-code (SWIFT address) of beneficiary's bank.	
18	Landekode [Country code]	AN	320	2	Country code (ISO) of beneficiary's bank.	*

19	Filler	AN	322	153	Field must be blank ("")	*
20	Modtagernavn antal [Beneficiary's name no]	N	475	2	Number of lines for the beneficiary's name, max 4 lines.	*
21	Modtagernavn [Beneficiary's name]	AN	477	140	Name of beneficiary, max 4 * 35 bytes and min 3 lines.	*
22	Modtager meddelelse antal [Mess to benef no]	N	617	2	Number of message lines to the beneficiary, max 4. Enter 00 if there are no messages to the beneficiary.	*
23	Medd-modt [Mess to benef]	AN	619	140	Message to beneficiary, max 4 * 35 bytes.	
24	Alternativ afsender antal linjer[Alt remitter no]	N	759	2	Number of lines for alternative remitter. Enter 00 if there is no alternative remitter. Enter 03 if with Alternative remitter, as all three lines must contain information.	*
25	Alternativ afsender[Alt remitter]	AN	761	105	Alternative remitter, 3 * 35 bytes. Payments with alternative remitter must contain information in all three lines.	
26	Meddelelse til Nordea [Message to Nordea]	AN	866	40	Message to Nordea. Field must be blank ("") in all unused positions.	
			906			

The fields 21, 23 and 25 are variable fields. This means that the previous field states how many lines you are using. If you are not using the maximum amount of lines, then you have to move the subsequent fields forward in the file. Blank digits will count as filled up digits.

Example 1 (Standard transfer):

-----1-----2-----3-----4-----5-----6-----7-----8
1234567890123456789012345678901234567890123456789012345678901234567890
UBT0490000DK6420005036542073 000000000340000GBPN20040426Egenreference
000000000000NSC609371 6180000033333333
Modtagerbank, line 1 Modtagerbank, line 2 Mo
dtagerbank, line 3 Modtagerbank, line 4 BARBGB2LXXXG
B
04Modt
ager, linje 1 Modtager, linje 2 Modtager, linje
e 3 Modtager, linje 4 04Meddelelse, linje 1
Meddelelse, linje 2 Meddelelse, linje 3
Meddelelse, linje 4 00

4.4. Special payments

Intercompany transfer (Domestic) (UBT05500)

Record name: Intercompany transfer (Domestic)	Rec id: UBT05500	Date: May 2004
Transfer to an account in another Danish bank via Danmarks Nationalbank (the Central Bank) Note: Requires a special agreement with Nordea		

No	Field name	AN/N	Start pos.	Number of bytes	Field description	Min. field
1	System [System]	AN	1	3	UBT	*
2	Type [Type]	N	4	3	055	*
3	Art [Kind]	N	7	2	00	*
4	Advis-type [Type of advice]	N	9	2	00	*
5	Kontoinformation, betalingsafsender [Account information, remitter]	AN	11	35	IBAN or 4-digit sort code of remitter's bank and 10-digit account number.	*
6	Beløb [Amount]	N	46	15	2-decimal amount. Enter DKK 3,000,100.00 as 3000010000	*
7	Valutakode [Currency code]	AN	61	3	Currency code (ISO).	*
8	Modværdi [Currency equivalent]	AN	64	1	Currency equivalent (J/N).	*
9	Overførselsdato [Transfer date]	N	65	8	Date on which to effect transfer in Nordea: YYYYMMDD	*
10	Egenreference [Own reference]	AN	73	20	Own reference. Not transferred to beneficiary but stated on remitter's bank statement.	
11	Kontoinformation, betalingsmodtager [Account information, beneficiary]	AN	93	35	IBAN or 4-digit sort code of beneficiary's bank and 10-digit account number.	*
			128			

Example:

-----1-----2-----3-----4-----5-----6-----7-----8
1234567890123456789012345678901234567890123456789012345678901234567890
UBT0550000DK1220001543473487 000000350000000DKKN20040426Egenrefe
rence 23201543583576

Request for Transfer (UBT04300)

Record name: Request for Transfer	Rec id: UBT04300	Date: May 2004
Payment instruction to customer's foreign bank. Note: Requires a special agreement with Nordea		

No	Field name	AN/N	Start pos.	Number of bytes	Field description	Min. field
1	System [System]	AN	1	3	UBT	*
2	Type [Type]	N	4	3	043	*
3	Art [Kind]	N	7	2	00	*
4	Advis-type [Type of advice]	N	9	2	00	*
5	Kontoinformation, betalingsafsender [Account information, remitter]	AN	11	34	IBAN or account number of remitter's bank.	*
6	Beløb [Amount]	N	45	15	2-decimal amount. Enter DKK 100.00 as 10000	*
7	Overførselsdato [Transfer date]	N	60	8	Date on which to effect transfer by Nordea's international unit. YYYYMMDD	*
8	Egenreference [Own reference]	AN	68	16	Own reference stated on the remitter's bank statement. Not forwarded to beneficiary.	
9	Kontoinformation, betalingsmodtager [Account information, beneficiary]	AN	84	34	Beneficiary's account number. Enter zeros in the field if the payment type is cheque.	*
10	Valutakode [Currency code]	AN	118	3	Currency code (ISO)	*
11	Omkostningskode [Expense code]	AN	121	1	Expense code: A / M / N	*
12	Overførselstype [Transfer type]	AN	122	3	Code for payment method at the accountholding bank.	*
13	Modtagerbank antal [Beneficiary's bank no]	N	125	2	Number of lines for beneficiary's bank.	*
14	Modtagerbank [Beneficiary's bank]	AN	127	140	Name and address of beneficiary's bank, max 4 * 35 bytes and min 3 lines unless BIC-code (SWIFT address) has been entered.	
15	BIC-code (SWIFT address)	AN	267	11	BIC-code (SWIFT address) of beneficiary's bank.	
16	Modtagernavn antal [Beneficiary's name no]	N	278	2	Number of lines for the beneficiary's name, max 4 lines.	*
17	Modtagernavn [Beneficiary's name]	AN	280	140	Name of beneficiary, max 4 * 35 bytes and min 1 line.	*
18	Medd. til modtager antal [Number for mess to beneficiary]	N	420	2	Number of message lines for the beneficiary, max 4. Enter 00 if there are no messages to the beneficiary.	*
19	Medd. til modtager [Mess to beneficiary]	AN	422	140	Message to beneficiary, max 4 * 35 bytes.	

20	Ejer af afsenderkonto antal [Number for owner of remitter account]	N	562	2	Number of lines for owner of remitter account, max 4. Enter 00 if there is no owner of remitter account.	*
21	Ejer af afsenderkonto [Owner of remitter account]	AN	564	140	Owner of remitter account, max 4 * 35 bytes.	
22	Anm. til Centralbank antal [Central bank notification no]	N	704	2	Number of lines for central bank notification, max 3. Enter 00 if there are no central bank notification.	*
23	Anmeldelse til centralbank [Central bank notification]	AN	706	105	Notification to central bank in remitter country, max 3 * 35 bytes.	
24	Felt 25 til 31 er anvendt [Fields 25 to 31 have been used]	AN	811	1	(J/N).	*
25	Autorisation [Authorisation]	AN	812	35	Authorisation.	* if field 24 = J
26	Kursreference [Exchange rate reference]	AN	847	16	Exchange rate reference.	* if field 24 = J
27	Sendes via [To be sent via]	AN	863	140	To be sent via (4 * 35 bytes).	* if field 24 = J
28	Oprindelig valutakode [Original currency code]	AN	1003	3	Original currency code.	* if field 24 = J
29	Oprindeligt beløb [Original amount]	N	1006	15	Original amount. Field should at least contain zeros if field 24 = "J"	* if field 24 = J
30	Omkostningskontonummer [Expense account number]	AN	1021	34	Expense account number.	* if field 24 = J
31	Kurs [Exchange rate]	N	1055	12	Exchange rate. Field should at least contain zeros if field 24 = "J"	* if field 24 = J
			1067			

The fields 19, 21 and 23 are variable fields. This means that the previous field states how many lines you are using if you are not using the maximum amount of lines, then you have to move the subsequent fields forward in the file. Blank digits will count as filled up digits.

The transfer type can be found in the country-specific manuals on www.nordea.dk.

If "Reference payment" (transfer type: 402) in Nordea, Finland or "KID transfer" (transfer type: 423) in Nordea, Norge is used, first line in field 19 "Medd. modtager" [Mess. beneficiary] must be filled with payment reference/OCR reference/KID reference.

Example:

```
-----1-----2-----3-----4-----5-----6-----7-----8
1234567890123456789012345678901234567890123456789012345678901234567890
-----
UBT043000066666660                                00000934343434320030514Egenreference
 1234567890                                EURN40104Nordea Bank Danmark A/S, Frankfurt
 Grueneburgweg 119                        60323 Frankfurt am Main                        Germany
er linie 2                                NDEADEFXXX04Modtager linie 1                        Modtag
                                Modtager linie 3                                Modtager linie 4
                                04Modtager linie 1                                Modtager linie 2
                                Modtager linie 3                                Modtager linie 4
04Ejer af afsenderkonto 1                    Ejer af afsenderkonto 2                    Ejer af
afsenderkonto 3                    Ejer af afsenderkonto 4                    03Anmeldelse Cent
ralbank 1                    Anmeldelse Centralbank 2                    Anmeldelse Centralbank 3
                                Jssslsss                                1234567890123456Sendes via, linie
1                                Sendes via, linie 2                                Sendes via, linie 3
                                Sendes via, linie 4                                USD000000000001230012345678901234567890
                                000744123456
```